

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of South Carolina

In re **Joseph Robert Guernsey**,
Debtor

Case No. **08-02004**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	5,800.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		10,837.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		9,145,593.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			0.00
Total Number of Sheets of ALL Schedules		30			
Total Assets			5,800.00		
Total Liabilities				9,156,430.00	

United States Bankruptcy Court
District of South Carolina

In re **Joseph Robert Guernsey**,
Debtor

Case No. **08-02004**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re Joseph Robert Guernsey, Case No. 08-02004
Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Joseph Robert Guernsey**Case No. **08-02004**

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wachovia Bank savings account - estimated balance at time of filing	-	3,500.00
		First Citizens Bank checking account - estimated balance at time of filing	-	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings	-	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel	-	200.00
7. Furs and jewelry.		Watch	-	50.00
8. Firearms and sports, photographic, and other hobby equipment.		Golf clubs	-	50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **5,800.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2007 income tax refund of \$4,421 subject to an offset by the Internal Revenue Service	-	0.00
		2007 income tax refund of \$1,657 subject to an offset by the SC Department of Revenue	-	0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Joseph Robert Guernsey, Debtor Case No. 08-02004

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **5,800.00**

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re Joseph Robert Guernsey,
Debtor

Case No. 08-02004

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
<u>Wachovia Bank savings account - estimated balance at time of filing</u>	S.C. Code Ann. § 15-41-30(5)	1,000.00	3,500.00
<u>Household Goods and Furnishings</u>			
<u>Household goods and furnishings</u>	S.C. Code Ann. § 15-41-30(3)	2,000.00	2,000.00
<u>Wearing Apparel</u>			
<u>Wearing apparel</u>	S.C. Code Ann. § 15-41-30(3)	200.00	200.00
<u>Furs and Jewelry</u>			
<u>Watch</u>	S.C. Code Ann. § 15-41-30(4)	50.00	50.00

Total: **3,250.00** **5,750.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re Joseph Robert Guernsey, Debtor Case No. 08-02004

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)							
Total (Report on Summary of Schedules)						0.00	0.00

0 continuation sheets attached

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re Joseph Robert Guernsey,
Debtor

Case No. 08-02004

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			2006 income taxes					
Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114	-						9,254.00	0.00
							9,254.00	9,254.00
Account No.			2006 income taxes					
SC Department of Revenue PO Box 12265 Columbia, SC 29211	-						1,583.00	0.00
							1,583.00	1,583.00
Account No.								
Account No.								
Account No.								
Subtotal							10,837.00	0.00
(Total of this page)							10,837.00	10,837.00
Total							10,837.00	0.00
(Report on Summary of Schedules)							10,837.00	10,837.00

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Joseph Robert Guernsey**Case No. **08-02004**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Alltel Communication 1 Allied Drive Bldg 5 Little Rock, AR 72202		-					561.00
Account No.							
American Acceptance Corp SC 1517 North Kings Hwy Myrtle Beach, SC 29577		-					4,480.00
Account No.							
American Express PO Box 297871 Fort Lauderdale, FL 33329		-					17,643.00
Account No.							
Antonio Ribeiro 436 W Perry Road Myrtle Beach, SC 29579		-					50,000.00
Subtotal (Total of this page)							72,684.00

17 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Robert Guernsey, Debtor Case No. 08-02004

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Auction Insurance Charleston Auto Auctio 2200 Woodcrest Place Birmingham, AL 35253	-						13,545.00
Account No.							
Audio Messaging Solutions LLC 720 Brooker Creek Blvd Suite 215 Oldsmar, FL 34677	-						165.00
Account No.							
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	-						997,500.00
Account No.							
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	-						195,578.00
Account No.							
Automotive Finance Corporation 2824 Pond Branch Road Leesville, SC 29070	-						75,000.00
Sheet no. <u>1</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							1,281,788.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Automotive Parts Express Inc PO Box 17006 Jacksonville, FL 32245		-					169.00
Account No.							
Bank of America 4161 Piedmont Parkway Greensboro, NC 27410		-					132,000.00
Account No.							
Beach Ford PO Box 3609 Myrtle Beach, SC 29578		-					871.00
Account No.							
Betty Harrelson 9409 Park Drive Myrtle Beach, SC 29572		-					80,000.00
Account No.							
Bill Bellamy PO Box 3491 North Myrtle Beach, SC 29582		-					200,000.00
Sheet no. 2 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							413,040.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. BP PO Box 70887 Charlotte, NC 28272	-						939.00
Account No. Bruce Helm 608 16th Avenue North Suite G Myrtle Beach, SC 29577	-						8,500.00
Account No. Carolina Trust Federal Credit Union 1010 21st Ave Myrtle Beach, SC 29577	-						5,422.00
Account No. Chase 201 N Walnut Street Wilmington, DE 19801	-						7,247.00
Account No. Chase Mortgage 3415 Vision Drive Columbus, OH 43219	-						528,000.00
Sheet no. <u>3</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							550,108.00

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Robert Guernsey, Debtor Case No. 08-02004

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Chevron and Texaco Card Services PO Box 2001 Concord, CA 94529	-						9,164.00
Account No.							
Citifinancial Auto PO Box 3247 Coppell, TX 75019	-						16,343.00
Account No.							
Colors on Parade Myrtle Beach 642 Century Circle Conway, SC 29526	-						1,050.00
Account No.							
Countrywide Asset Recovery 450 American Street MS SV3 70 Simi Valley, CA 93065	-						323,250.00
Account No.							
Countrywide Asset Recovery 450 American Street MS SV3 70 Simi Valley, CA 93065	-						76,640.00
Sheet no. <u>4</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							426,447.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Cox Auto Trader Dept 430 PO Box 18019 Clearwater, FL 33762		-					230.00
Account No.							
David Bell and Glen Small 7392 Springs Side Drive Myrtle Beach, SC 29588		-					200,000.00
Account No.							
Eagle Warranty Corp 940 Scranton Carbondale Hwy Eynon, PA 18403		-					25,000.00
Account No.							
Edward Brzezinski 536 Hammer Beck Drive Myrtle Beach, SC 29579		-					800,000.00
Account No.							
Electronic Federal Tax Payment System PO Box 173788 Denver, CO 80217		-					13,109.00
Sheet no. 5 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							1,038,339.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Euler Hermes UMA 600 South 7th Street Louisville, KY 40201		-					7,309.00
Account No.							
Fed Ex PO Box 371461 Pittsburgh, PA 15250		-					1,325.00
Account No.							
First Citizens Bank PO Box 29 Columbia, SC 29202		-					5,501.00
Account No.							
First Collect Inc PO Box 64488 Baltimore, MD 21264-4488		-					271.00
Account No.							
Flex Fund Financial Services LLC c/o Robert E Culver Esquire 171 Church Street Suite 318 Charleston, SC 29401		-					1,250,000.00
Sheet no. <u>6</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							1,264,406.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Georgetown Hospital System PO Box 421718 Georgetown, SC 29442	-					9,262.00
Account No.						
Georgetown Radiology PO Box 2249 Pawleys Island, SC 29585	-					271.00
Account No.						
GMAC PO Box 33115 Knoxville, TN 37930	-					14,956.00
Account No.						
Grannys Florist 1225 16th Avenue Conway, SC 29526	-					88.00
Account No.						
Horry County Emergency Medical Service PO Box 296 Conway, SC 29528	-					564.00
Sheet no. <u>7</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						25,141.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Horry County State Bank PO Box 218 Loris, SC 29569		-					80,000.00
Account No.							
Horry County State Bank PO Box 218 Loris, SC 29569		-					76,000.00
Account No.							
Horry County Treasurer PO Box 1237 Conway, SC 29528		-					31,359.00
Account No.							
Horry Telephone Cooperative Inc PO Box 1820 Conway, SC 29528		-					837.00
Account No.							
Hyatt Buick GMC Trucks 922 Frontage Road Myrtle Beach, SC 29577		-					2,236.00
Sheet no. 8 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							190,432.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Internal Revenue Service Insolvency Group 4 1835 Assembly Street MDP 39 RM 469 Columbia, SC 29201	-						3,039.00
Account No.							
John Chazen 1609 Magnolia Drive North Myrtle Beach, SC 29582	-						116,000.00
Account No.							
Johnny Davis 565 W Perry Road Myrtle Beach, SC 29579	-						436,000.00
Account No.							
Linda Howard 25 Plantation Drive Myrtle Beach, SC 29588	-						8,500.00
Account No.							
Lisa C Foroughi 2206 Haystack Way Myrtle Beach, SC 29579	-						7,580.00
Sheet no. <u>9</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							571,119.00

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Robert Guernsey, Debtor Case No. 08-02004

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Lowes GE Money Bank Attn Bankruptcy Dept PO Box 103104 Roswell, GA 30076	-						1,691.00
Account No.							
Lynn Blevins 6312 B Colonial Drive Myrtle Beach, SC 29572	-						130,000.00
Account No.							
M B Auto and Truck Parts Inc PO Box 465 Myrtle Beach, SC 29578	-						2,226.00
Account No.							
Manheim Automotive Financial Services In c/o Jeffrey L Silver Esquire PO Box 11656 Columbia, SC 29211-1656	-						250,000.00
Account No.							
Mark Redman 8620 Sand Marcello Drive Ste 202 Myrtle Beach, SC 29579	-						70,000.00
Sheet no. <u>10</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							453,917.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Mike Ridgeway TNT Auto Sales 2735 Hwy 501 Conway, SC 29526		-					27,000.00
Account No.							
Monte Grandon 14234 Richmond Park Avenue Charlotte, NC 28277		-					50,000.00
Account No.							
Myrtle Beach Chevrolet PO Box 425 Myrtle Beach, SC 29578		-					4,767.00
Account No.							
National Processing Company 710 Quail Ridge Drive Westmont, IL 60559		-					48,108.00
Account No.							
NCO Financial Systems Inc PO Box 15630 Dept 23 Wilmington, DE 19850		-					1,754.00
Sheet no. <u>11</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							131,629.00

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Robert Guernsey Case No. 08-02004
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Qantumes of Myrtle Beach LLC 4841 Hwy 17 Bypass Myrtle Beach, SC 29577		-					4,100.00
Account No.							
Ralph Jones and Charlie Floyd 506 Calhoun Road Myrtle Beach, SC 29577		-					250,000.00
Account No.							
RMS 4836 Brecksville Road Richfield, OH 44286		-					991.00
Account No.							
Robert and Delores Guernsey 326 13th Avenue South Myrtle Beach, SC 29575		-					53,000.00
Account No.							
RSC Equipment Rental PO Box 840514 Dallas, TX 75284		-					90.00
Sheet no. <u>12</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							308,181.00

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Robert Guernsey Case No. 08-02004
Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
SC Department of Revenue PO Box 12265 Columbia, SC 29211		-					49,895.00
Account No.							
SC Department of Transportation 955 Park St Ste 343 Columbia, SC 29202		-					85.00
Account No.							
SC Employment Security Comm PO Box 995 Columbia, SC 29202		-					525.00
Account No.							
SC Student Loan Corp PO Box 21337 Columbia, SC 29221		-					15,957.00
Account No.							
SC Student Loan Corp PO Box 21337 Columbia, SC 29221		-					3,560.00
Sheet no. <u>13</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							70,022.00

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Robert Guernsey, Debtor Case No. 08-02004

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Shell Fleet Plus PO Box 183019 Columbus, OH 43218		-					2,131.00
Account No.							
Stan Parker 2705 Forest Brook Road Myrtle Beach, SC 29588		-					100,000.00
Account No.							
Steve and Suzanne Macklen 7705 Memory Lane Myrtle Beach, SC 29588		-					100,000.00
Account No.							
Sun Trust Bank 25 Park Place Atlanta, GA 30302		-					265,720.00
Account No.							
Sun Trust Bank 25 Park Place Atlanta, GA 30302		-					250,000.00
Sheet no. <u>14</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							717,851.00

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Robert Guernsey, Debtor Case No. 08-02004

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
The Sun News PO Box 406 Myrtle Beach, SC 29578	-						2,327.00
Account No.							
Thornhill Wholesale 839 South Park Drive Myrtle Beach, SC 29577	-						18,900.00
Account No.							
Universal Underwriters Group 1743 Paysphere Circle Chicago, IL 60674	-						7,982.00
Account No.							
Valpak of Eastern South Carolina PO Box 2078 Mount Pleasant, SC 29465-2078	-						380.00
Account No.							
Verizon Wireless PO Box 660108 Dallas, TX 75266-0108	-						796.00
Sheet no. <u>15</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							30,385.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Waccamaw Bank PO Box 2009 Whiteville, NC 28472	-						805,593.00
Account No.							
Waccamaw Bank PO Box 2009 Whiteville, NC 28472	-						678,750.00
Account No.							
Washington Mutual Bank 9451 Corbin Avenue Northridge, CA 91328	-						73,983.00
Account No.							
Waste Industries 3301 Benson Drive Raleigh, NC 27609	-						310.00
Account No.							
Wilkins Financial Services 120 N Old Statesville Road Huntersville, NC 28078	-						595.00
Sheet no. 16 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							1,559,231.00

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Robert Guernsey, Debtor Case No. 08-02004

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Willi Clasen 3812 Pheasant Chase Drive Richmond, VA 23231		-					40,000.00
Account No.							
Wolters Kluwer 8832 Innovation Way Chicago, IL 60682		-					722.00
Account No.							
Zep Manufacturing Company 425 Franklin Road Suite 530 Marietta, GA 30067		-					151.00
Account No.							
Account No.							
Sheet no. <u>17</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							40,873.00
Total (Report on Summary of Schedules)							9,145,593.00

B6G (Official Form 6G) (12/07)

In re **Joseph Robert Guernsey**

Case No. **08-02004**

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

B6H (Official Form 6H) (12/07)

In re Joseph Robert Guernsey,
Debtor

Case No. 08-02004

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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0

_____ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Joseph Robert Guernsey**

Debtor(s)

Case No. **08-02004****SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Single	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	Unemployed	
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

3. SUBTOTAL

\$ 0.00	\$ N/A
----------------	---------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify):

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ N/A
----------------	---------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ N/A
----------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify):
12. Pension or retirement income
13. Other monthly income (Specify):

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ N/A
----------------	---------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 0.00	\$ N/A
----------------	---------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 0.00	
----------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

The debtor is currently seeking employment.

Case No. **08-02004**

a.	Average monthly income from Line 15 of Schedule I	\$	<u>0.00</u>
b.	Average monthly expenses from Line 18 above	\$	<u>0.00</u>
c.	Monthly net income (a. minus b.)	\$	<u>0.00</u>

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court
District of South Carolina

In re **Joseph Robert Guernsey**
Debtor(s)

Case No. **08-02004**
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
32 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **May 6, 2008**

Signature **/s/ Joseph Robert Guernsey**
Joseph Robert Guernsey
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of South Carolina

In re **Joseph Robert Guernsey**

Debtor(s)

Case No. **08-02004**

Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$114,789.00	2006 - Southern Auto Sales
\$28,962.00	2007 - Southern Auto Sales

2. Income other than from employment or operation of business

None
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Manheim Automotive Financial Services, Inc. v. Southern Auto Sales, Inc., et al 2007-CP-26-7121	Debt Collection	Common Pleas Horry County, SC	Pending - stayed due to bankruptcy filing
Flex Fund Financial Services, LLC v. Southern Auto Sales, Inc., and Joseph R. Guernsey 2007-CP-26-7016	Debt Collection	Common Pleas Horry County, SC	Pending - stayed due to bankruptcy filing

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Drose Law Firm	March 20, 2008	\$5,000.00
3955 Faber Place Drive, Suite 103	April 4, 2008	\$2,000.00 plus \$500.00 for filing fee and costs
Charleston, SC 29405		

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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See the attached quit claim deeds and promissory note (defaulted)

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Scott Guernsey 326 13th Avenue South Surfside Beach, SC 29577	2001 Chevrolet Suburban Value unknown	Debtor's residence

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None

☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
501 Auto Sales	61-1429392	1515 Hwy. 501 Myrtle Beach, SC 29577	Auto Sales Company is still operating, however, the debtor lost his share of the company in October 2007.	December 1, 2002 - to present
Southern Auto Sales	57-1116965		Auto Sales	March 2000 to October 2007

None

☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None

☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None

☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Debtor does not recall issuing any formal financial statements during this period.

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 6, 2008

Signature /s/ Joseph Robert Guernsey
Joseph Robert Guernsey
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Instrument#: 2007000185318, DEED BK: 3304 PG: 2422 DOCTYPE: 001 12/31/2007 at 03:33:28 PM, 1 OF 2, EXEMPT, BALLERY V. SKIPPER, Horry County, SC REGISTRAR DEEDS



A TRUE AND CORRECT COPY
Horry County Register of Deeds
Ballerby V. Skipper, Register

copy OAK ST

Exhibit Tax

Recording Time, Book and page

Mail after recorded to Robert Steve Jolly, 5014 Arnold Road, Lexington, NC 27295
This instrument prepared by Joe Guernsey
Brief description for the index: Grantor(s) Joe Guernsey Grantee(s) Robert Steve Jolly

QUIT CLAIM DEED

This DEED made this 31st day of December, 2007 by and between

GRANTOR (S)	GRANTEE (S)
Joe Guernsey	Robert Steve Jolly 5014 Arnold Rd. Lexington, NC 27295

Enter in appropriate block for each party: name, address, and, if appropriate, character of entity, e.g. Corporation or partnership.

The collective designations of Grantor and Grantee as used within this document will include said parties, their heirs, successors, and assigns forever and shall include singular, plural, masculine, feminine, or neuter as may be required by context.

IN WITNESS WHEREOF, the Grantor(s), Joe Guernsey on 12/31/07, hereby acknowledged, have remise and released and by these presents do remise, release, and forever quit claim unto the Grantee(s) and his/her heirs and assigns all right, title, claim, and interest of the said Grantor(s) in and to a certain tract or parcel of land lying and being in the Socastee Township, County of Horry, and the State of South Carolina, registered in Office of Register of Deeds Horry county Deed Book 3151; Page(s) 730 and more particularly as follows:

ALL AND SINGULAR, all that certain place, parcel or lot of land lying, being and situate in Socastee Township, Horry County, South Carolina, and being shown and designated as Lot five (5) of Block C, Myrtle Heights Subdivision on a map made by J.C. Causey, R.L.S., dated December 3, 1956, and recorded in Plat Book 22 at page 85, Office of the RMC for Horry County, South Carolina.

This is the same property conveyed to MDB Properties, LLC by deed of Robert S. Brown, dated October 1, 2002 and recorded October 21, 2002 in the Office of the Register of Deeds for Horry County in Book 2530, Page 942.

Instrument#: 2007000105318, DEED BK: 3304 PG: 2423 DOCTYPE: 001 12/31/2007 at
 03:33:28 PM, 2 OF 2, EXEMPT, BALLERY V. SKIPPER, HORRY COUNTY, SC REGISTRAR
 DEEDS



A SHERIFF'S OFFICE
 HARRIS COUNTY, TEXAS
 Sheriff's Office - Harris County, Texas

This conveyance is made subject to Restrictive Covenants found recorded:

Title to the property hereinabove described is subject to the following exceptions if any:
 Easements, Right(s) of Way, and Restrictions of record, if any.

IN TESTIMONY WHEREOF, the said Grantor(s) have hereunto set their hand(s) and seal(s) this 31st day
 of December, 2007.

Joe Guernsey
 Joe Guernsey

Wally Brown
 Witness
Randall K.
 Witness

THE STATE OF SOUTH CAROLINA)
) as
 COUNTY OF HORRY)

I, Linda W. Snip a Notary Public in the County of Horry and State of SOUTH
 CAROLINA certify that Joe Guernsey, the Grantor(s) personally Appeared before me
 this 31st day of December, 2007 and acknowledged the execution of the
 foregoing instrument.

Witness my hand and official stamp Or seal.



Notary Public

Linda W. Snip

My Commission Expires

8/4/09

Instrument#: 2008000009163, DEED BK:
3309 PG: 1630 DOCTYPE: 001 01/22/2008
at 01:29:30 PM, 1 OF 3, EXEMPT,
BALLERY V. SKIPPER, HORRY COUNTY,
SC REGISTRAR OF DEEDS

Basic Tax

Recording Time, Book and page

Mail after recorded to Robert Steve Jolly, 5014 Arnold Road, Lexington, NC 27295
This instrument prepared by Joseph Guernsey
Brief description for the index: Grantor(s) Joseph Guernsey and Edward Brzezinski Grantee(s): Robert
Steve Jolly

QUIT CLAIM DEED

This DEED made this 22nd day of January, 2008 by and between

GRANTOR (S)

GRANTEE (S)

Joseph Guernsey
Edward Brzezinski

Robert Steve Jolly
5014 Arnold Rd.
Lexington, NC 27295

Enter in appropriate block for each party: name, address, and, if appropriate, character of entity, e.g. Corporation or partnership.

The collective designations of Grantor and Grantee as used within this document will include said parties, their heirs, successors, and assigns forever and shall include singular, plural, masculine, feminine, or neuter as may be required by context.

IN WITNESS WHEREOF, the Grantor(s), Joseph Guernsey and Edward Brzezinski on 01/22/08, hereby acknowledged, have remised and released and by these presents do remise, release, and forever quit claim unto the Grantee(s) and his/hers heirs and assigns all right, title, claim, and interest of the said Grantor(s) in and to a certain tract or parcel of land lying and being in the City of Myrtle Beach, Dogwood Neck Township, County of Horry, and the State of South Carolina, registered in Office of Register of Deeds Horry county Deed Book 3173; Page(s) 1466-1469 and more particularly as follows:

ALL that certain piece, parcel or lot of land lying, and being in the City of Myrtle Beach, Dogwood Neck Township, County of Horry, State of South Carolina, designated as Lot 30, Cadiz, The Village at Grand Dunes, shown on a plat entitled "Bonded Final Plat of Grand Dunes Development Co. LLC, Cadiz Subdivision," prepared by Hobbs, Upchurch & Associates, dated September, 2002 recorded December 05, 2002, Book 187, Page 23, in the Office of the Register of Deeds for Horry County, South Carolina.

ALSO subject to the terms, conditions and provisions of the DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR GRAND DUNES MASTER ASSOCIATION dated April 24,

2000, and recorded April 26, 2000 in Book 2254, Page 1219 in the Office of the ROD aforesaid, and as, may be amended thereafter, and to the terms, conditions and provisions of the DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS FOR THE VILLAGE AT GRANDE DUNES, dated December 28, 2000, and recorded December 29, 2000, in Book 2330, page 744, in the office of the ROD aforesaid, and as amended thereafter and as may be amended hereafter (the said instruments being collectively referred to as, the "covenants").



AND FUTHER SUBJECT to that certain Development Agreement by and between Myrtle Beach Farms Company, Inc., Burroughs & Chapin Company, Inc., and Grand Dunes Development Company, LLC (collectively referred to as the Developer) and the City of Myrtle Beach, said agreement being dated December 5, 2000, and recorded December 6, 2000, in Book 2323 at page 933, records aforesaid.

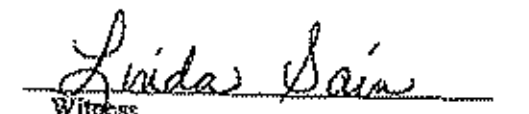

TMS #: 165-21-01-021

This conveyance is made subject to Restrictive Covenants found recorded:

Title to the property hereinabove described is subject to the following exceptions if any: Easements, Right(s) of Way, and Restrictions of record, if any.

IN TESTIMONY WHEREOF, the said Grantor(s) have hereunto set their hand(s) and seal(s) this 22nd day of January, 2008.


Joseph Guernsey

Edward Brzezinski


Witness

Witness

THE STATE OF SOUTH CAROLINA)
COUNTY OF HORRY) ss

I, Luida Sain, a Notary Public in the County of Horry and State of SOUTH CAROLINA certify that Joseph Guernsey and Edward Brzezinski, the Grantor(s) personally Appeared before me this 21 day of January, 2008 and acknowledged the execution of the foregoing instrument.

Witness my hand and official stamp Or seal.



Notary Public Luida Sain
My Commission Expires 8/04/09

STATE OF SOUTH CAROLINA

COUNTY OF HORRY

AFFIDAVIT

PERSONALLY appeared before me the undersigned, who being duly sworn, deposes and says:

1. All and singular all that piece, parcel or tract of land, situate, lying and being in the City of Myrtle Beach, Dogwood Neck Township, County of Horry, State of South Carolina, designated as Lot 30, Cadiz, The Village at Grand Dunes, shown on plat entitled "Bonded Final Plat of Grand Dunes Development Co. LLC, Cadiz Subdivision," prepared by Hobbs, Upchurch & Associates, dated September, 2002 recorded December 05, 2002, Book 187, Page 23, in the Office of Deeds for Horry County, South Carolina.

TMS # 165-21-01-021.

The transaction was (check one);

 n/a an arm's length real property transaction and sales price paid or to be paid in money or money's worth was

 X not an arm's length real property transaction.

The above transaction is exempt, or partially exempt, from the recording fee as set forth in S.C. Code Ann. Sections 12-24-10 et. seq. because no monies exchanged hands and for which no gain or loss is recognized.

As required by Code Section 12-24-70, I state that I am a responsible person who was connected with the transaction as the Seller.

I further understand that a person required to furnish this affidavit who willfully furnishes a false or fraudulent affidavit is guilty of a misdemeanor and, upon conviction, must be fined not more than one thousand dollars or imprisoned not more than one year, or both.

[Signature]
Seller, Purchaser, Legal Representative of the Purchaser,
Or other Responsible Person connected with the transaction.

SWORN to before me this 21
Day of January, 2008

[Signature]
Notary Public for South Carolina

My Commission Expires: 8/04/09



Copy
2/10/08

Doc ID: 012298080002 Type: CRP
Recorded: 12/31/2007 at 10:51:39 AM
Fee Amt: \$17.00 Page 1 of 2
Excise Tax: \$0.00
Instr# 200700020929
Gaston, NC
Susan S. Lockridge Register of Deeds
BK 4376 pg 879-880

2

RECORDING FEE 17.00
EXCISE TAX PAID 0

Broker Fee

Recording Time, Book and page

Mail after recorded to Robert Steve Jolly, 5014 Arnold Road, Lexington, NC 27295
This instrument prepared by Joseph Guernsey
Brief description for the index: Grantor(s) Robert, Delores, and Joseph Guernsey: Grantee(s): Robert Steve Jolly

QUIT CLAIM DEED

This DEED made this 31st day of December, 2007 by and between

GRANTOR (S)

Robert J. Guernsey and wife
Delores D. Guernsey and
Joseph Guernsey

GRANTEE (S)

Robert Steve Jolly (not married)
5014 Arnold Rd.
Lexington, NC 27295

Enter in appropriate block for each party: name, address, and, if appropriate, character of entity, e.g. Corporation or partnership.

The collective designations of Grantor and Grantee as used within this document will include said parties, their heirs, successors, and assigns forever and shall include singular, plural, masculine, feminine, or neuter as may be required by context.

IN WITNESS WHEREOF, the Grantor(s), On 12/31/07, hereby acknowledged, have remised and released and by these presents do remise, release, and forever quit claim unto the Grantee(s) and his/hers heirs and assigns all right, title, claim, and interest of the said Grantor(s) in and to a certain tract or parcel of land lying and being in the Southpoint Township, County of Gaston, and the State of North Carolina, registered in Office of Register of Deeds Gaston county Deed Book 4090; Page(s) 1728-1730 and more particularly as follows:

BEING the full contents of Lot Number Three (3) in Block "C" of the property of Cedar Grove, Inc. as shown and described on that certain map or plat thereof which is duly filed for recording in Plat Book 30 at page 60 in the Office of the Register of Deeds for Gaston County, North Carolina, to which reference is hereby made for a more full and complete description of said Lot by metes and bounds.

The property herein above described was acquired by Grantor by instrument recorded in Book 4090 Pages 1728-1730.

map showing the above described property is recorded in Plat Book 30 Page 60.

This conveyance is made subject to Restrictive Covenants found recorded: None

The Grantor acquired the property hereinabove described by instrument recorded in the Gaston County Registry and is recorded in Book: 1788 Pages: 1450-1451.

Title to the property hereinabove described is subject to the following exceptions if any:
Easements, Right(s) of Way, and Restrictions of record, if any.

IN TESTIMONY WHEREOF, the said Grantor(s) have hereunto set their hand(s) and seal(s) this 29th day of December, 2007.

Robert Guernsey
Robert Guernsey

Joseph Guernsey
Joseph Guernsey

Delores D. Guernsey
Delores D. Guernsey

THE STATE OF SOUTH CAROLINA)
COUNTY OF HORRY) ss
)

I, Linda W. Sain, a Notary Public in the County of Horry and State of SOUTH CAROLINA certify that Robert, Delores, and Joseph Guernsey, the Grantor(s) personally Appeared before me
this 31st day of December, 2007 and acknowledged the execution of the foregoing instrument.

Witness my hand and official stamp Or seal.

Notary Public Linda W. Sain

My Commission Expires 8/4/09



LAKE NORMAN
COPY

Doc ID: 010892350002 Type: CRP
Recorded: 12/31/2007 at 09:29:40 AM
Fee Amt: \$17.00 Page 1 of 2
Excise Tax: \$0.00
Iredell County, NC
Brenda D. Bell Register of Deeds
BK 1908 pg 1367-1368

Unclerked Tax

Recording Time, Book and page

Mail after recorded to Robert Steve Jolly, 5014 Arnold Road, Lexington, NC 27295
This instrument prepared by Joseph Guernsey
Brief description for the index: Grantor(s) Joseph Guernsey; Grantee(s): Robert Steve Jolly

QUIT CLAIM DEED

This DEED made this 29th day of December, 2007 by and between

GRANTOR (S)	GRANTEE (S)
Joseph Guernsey (not married)	Robert Steve Jolly (not married) 5014 Arnold Rd. Lexington, NC 27295

Enter in appropriate block for each party; name, address, and, if appropriate, character of entity, e.g. Corporation or partnership.

The collective designations of Grantor and Grantee as used within this document will include said parties, their heirs, successors, and assigns forever and shall include singular, plural, masculine, feminine, or neuter as may be required by context.

IN WITNESS WHEREOF, the Grantor(s), Joseph Guernsey on 12/29/07, hereby acknowledged, have remised and released and by these presents do remise, release, and forever quit claim unto the Grantee(s) and his/her heirs and assigns all right, title, claim, and interest of the said Grantor(s) in and to a certain tract or parcel of land lying and being in the City of M, County of Iredell, and the State of North Carolina, registered in Office of Register of Deeds Iredell county Deed Book 1788; Page(s) 1450-1451 and more particularly as follows:

BEING all of Lot 36 of Diamondhead Subdivision, as same is planned and recorded in Plat Book 21 at Page 76A, in the Office of the Register of Deeds for Iredell County, North Carolina.

The property herein above described was acquired by Grantor by instrument recorded in Book 1788 Pages 1450-1451.

A map showing the above described property is recorded in Plat Book 21 Page 76A.

This conveyance is made subject to Restrictive Covenants found recorded: None

The Grantor acquired the property hereinabove described by instrument recorded in the Horry County Registry and is recorded in Book: 1788 Pages: 1450-1451.

Title to the property hereinabove described is subject to the following exceptions if any:
Easements, Right(s) of Way, and Restrictions of record, if any.

IN TESTIMONY WHEREOF, the said Grantor(s) have hereunto set their hand(s) and seal(s) this 29th day of December, 2007.

Joseph Guernsey
Joseph Guernsey

Kicki Burns
Witness

[Signature]
Witness

THE STATE OF SOUTH CAROLINA)
COUNTY OF HORRY) ss)

I, Linda W. Sain Notary Public in the County of Horry and State of SOUTH CAROLINA certify that Joseph Guernsey, the Grantor(s) personally Appeared before me this 29th day of December, 2007 and acknowledged the execution of the foregoing instrument.

Witness my hand and official stamp Or seal.

Notary Public

Linda W. Sain

My Commission Expires

8/4/09



Instrument#: 2007000185316, DEED BK: 3304 PG: 2418 DOCTYPE: 001 12/31/2007 at
03:33:26 PM, 1 OF 2, EXEMPT, BALLERY V. SKIPPER, HORRY COUNTY, SC REGISTRAR OF
DEEDS

T446 Number correct
1750091021

Exhibit Tax

Recording Date, Book and page

Mall after recorded to Robert Steve Jolly, 5014 Arnold Road, Lexington, NC 27295

This instrument prepared by Joseph Guernsey

Brief description for the index: Grantor(s) Joseph Guernsey Grantee(s): Robert Steve Jolly

QUIT CLAIM DEED

This DEED made this 31st day of December, 2007 by and between

GRANTOR(S)	GRANTEE(S)
Joseph Guernsey	Robert Steve Jolly 5014 Arnold Rd. Lexington, NC 27295

Enter in appropriate block for each party: name, address, and, if appropriate, character of entity, e.g. Corporation or partnership.

The collective designations of Grantor and Grantee as used within this document will include said parties, their heirs, successors, and assigns forever and shall include singular, plural, masculine, feminine, or neuter as may be required by context.

IN WITNESS WHEREOF, the Grantor(s), Joseph Guernsey on 12/31/07, hereby acknowledged, have remised and released and by these presents do remise, release, and forever quit claim unto the Grantee(s) and his/her heirs and assigns all right, title, claim, and interest of the said Grantor(s) in and to a certain tract or parcel of land lying and being in the Socastee Township, County of Horry, and the State of South Carolina, registered in Office of Registrar of Deeds Horry county Deed Book 2624; Page(s) 0533 and more particularly as follows:

ALL AND SINGULAR, all that certain piece, parcel or lot of land lying, being and situate in Socastee Township, Horry County, South Carolina, and being more particularly described as Tract 5 of the Peachtree Lake Properties, Property of Socastee Developers and Builders, Inc. as is shown on a map prepared by FH Dukes, RLS, dated August 26, 1978 and recorded in the Office of the RMC for Horry County in Deed Book 645, a page 84, reference to which is craved as forming a part of these presents. Reference is further made to that survey and plat prepared by Callier Land Surveying Co., Inc. dated October 32, 1986 and filed December 3, 1986 in Plat Book 94, at Page 20, in the Office of the RMC for Horry County, South Carolina.

This conveyance is made subject to those certain restrictions, conditions, covenants and easements as

Instrument#: 2007000185316, DEED BK: 3304 PG: 2419 DOCTYPE: 001 12/31/2007 at
03:39:25 PM, 2 OF 2, EXEMPT, BALLERY V. SKIPPER, HORRY COUNTY, SC REGISTRAR OF
DEEDS

is/contained in that certain Declaration of Conditions, Covenants, Restrictions and Easements Affecting
Property known as Peachtree Lake Properties, dated May 3, 1979 and recorded in the RMC for Horry
County in Deed Book 642, Page 742.

This being the identical property conveyed to the Grantor by deed of Harland and Betty Jones dated
October 30, 2000 and recorded October 30, 2000 at Deed Book 2313 at Page 253 Horry County Register of
Deeds.

This conveyance is made subject to Restrictive Covenants found recorded:

Title to the property hereinabove described is subject to the following exceptions if any:
Easements, Right(s) of Way, and Restrictions of record, if any.

IN TESTIMONY WHEREOF, the said Grantor(s) have hereunto set their hand(s) and seal(s) this 31st day
of December, 2007.

Joseph Guemsey
Joseph Guemsey

Kerlie Dunn
Witness

Ronald L. Laine
Witness

THE STATE OF SOUTH CAROLINA)
COUNTY OF HORRY) ss

I, Linda M. Laine, a Notary Public in the County of Horry and State of SOUTH
CAROLINA certify that Joseph Guemsey, the Grantor(s) personally Appeared before me
this 31st day of December, 2007 and acknowledged the execution of the
foregoing instrument.

Witness my hand and official stamp Or seal,



Notary Public

Linda M. Laine

My Commission Expires

8/4/09

Promissory Note

Dollar Amount: 50,000.00 Dated: June 5, 2007
Total Principal Amount: 50,000.00 + Interest State of: South Carolina

FOR VALUE RECEIVED, the undersigned hereby jointly and severally promise to pay to the order of Ralph Harrelson the sum of Fifty Thousand Dollars (\$ 50,000.00), together with interest thereon at the rate of SEVEN PERCENT percent (7 %) per annum on the unpaid balance. Said sum shall be paid in the manner following:
Due Oct 5, 2007 payment in full plus interest.
For security, we Guernsey, pledged my interest and stock in Sol Auto Sales Inc. If payment is not made in full on this date, Ralph Harrelson has the right to exercise full control and take over my share of Sol Auto Sales Inc. This will satisfy the debt.
All payments shall be first applied to interest and the balance to principal. All prepayments shall be applied in reverse order of maturity. This note may be prepaid, at any time, in whole or part, without penalty. This note shall at the option of any holder hereof be immediately due and payable upon the occurrence of any of the following:

1. Failure to make any payment due hereunder within Oct 5, 2007 days of its due date.
2. Breach of any condition of any security interest, mortgage, pledge agreement or guaranty granted as collateral security for this note.
3. Breach of any condition of any security agreement or mortgage, if any, having a priority over any security agreement or mortgage on collateral granted, in whole or in part, as collateral security for this note.
4. Upon the death, dissolution or liquidation of any of the undersigned, or any endorser, guarantor or surety hereto.
5. Upon the filing by any of the undersigned of an assignment for the benefit of creditors, bankruptcy or for relief under any provisions of the Bankruptcy Code; or by suffering an involuntary petition in bankruptcy or receivership not vacated within 30 days.

In the event this note shall be in default, and placed with an attorney for collection, then the undersigned agree to pay all reasonable attorney fees and costs of collection. Payments not made within five (5) days of due date shall be subject to a late charge of NONE percent (N/A %) of said payment or NONE Dollars (\$ N/A).
All payments hereunder shall be made to such address as may from time to time be designated by any holder hereof.

The undersigned and all other parties to this note, whether as endorsers, guarantors or sureties, agree to remain fully bound hereunder until this note shall be fully paid and waive demand, presentment and protest and all notices thereto and further agree to remain bound, notwithstanding any extension, renewal, modification, waiver, or other indulgence by any holder or upon the discharge or release of any obligor hereunder or to this note, or upon the exchange, substitution, or release of any collateral granted as security for this note. No modification or indulgence by any holder hereof shall be binding unless in writing; and any indulgence on any one occasion shall not be an indulgence for any other or future occasion. Any modification or change of terms, hereunder granted by any holder hereof, shall be valid and binding upon each of the undersigned, notwithstanding the acknowledgment of any of the undersigned, and each of the undersigned does hereby irrevocably grant to each of the others a power of attorney to enter into any such modification on their behalf. The rights of any holder hereof shall be cumulative and not necessarily successive. This note shall take effect as a sealed instrument and shall be construed, governed and enforced in accordance with the laws of the State first appearing at the head of this note. The undersigned hereby execute this note as principals and not as sureties.

Signed in the presence of:

Witness: Phyllis Book

Borrower: [Signature]

Witness: _____

Borrower: _____

On _____, before me, _____, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature of Notary

Affiant _____ Known _____ Produced ID _____
Type of ID _____
(Seal)

GUARANTY

We the undersigned jointly and severally guaranty the prompt and punctual payment of all moneys due under the aforesaid note and agree to remain bound until fully paid.

In the presence of:

Witness: _____ Guarantor: _____

Witness: _____ Guarantor: _____

On _____, before me, _____, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature of Notary

Affiant _____ Known _____ Produced ID _____
Type of ID _____
(Seal)

ORIGINAL
COPY

PROMISSORY NOTE

FOR VALUE RECEIVED the undersigned, jointly and severally, promise to pay to Robert Steve Jolly, or order, the principal sum of \$4,270,000.00, DOLLARS, with interest from August 01, 2007 at a rate of 1/4% (One four percent) percent per annum on the unpaid balance until paid or until default, both principal and interest payable in lawful money of the United States of America, at 5014 Arnold Road, Lexington, NC 27295 or at such place as the legal holder hereof may designate in writing. It is understood and agreed that additional amounts may be advanced by holder hereof as provided in the instruments, if any, securing this Note and such advances will be added to the principal of this Note and will accrue interest at the above specified rate of interest from the date of advance until paid. The principal and interest shall be due and payable as follows:

First payment due September 01, 2007 of \$15,000.00. remaining payments of \$15,000.00

Due monthly until principal and interest is paid.

If not sooner paid.

If payable in installments, each such installment shall, unless otherwise provided, be applied first to payment of interest then accrued and due on the unpaid principal balance, with the remainder applied to the unpaid principal.

Unless otherwise provided, this Note may be prepaid in full or in part at any time

Without penalty or premium. Partial prepayments shall be applied to installments due in reverse order of their maturity.

In the event of (a) default in payment of any installment of principal or interest hereof

ORIGINAL COPY

As the same becomes due and such default is not cured within ten (10) days from the due date, or (b) default under the terms of any instrument securing this Note, and Such default is not cured within fifteen (15) days after written notice to maker, then in Either such event the holder may, without further notice, declare the remainder of the Principal sum, together with all interest accrued thereon, and the prepayment premium, If any, at once due and payable. Failure to exercise this option shall not constitute a Waiver of the right to exercise the same at any other time. The unpaid principal of this Note and any part thereof, accrued interest and all other sums due under this Note The Deed of Trust or security instrument, if any, shall bear interest at the rate of

8 % percent per annum after default until paid.

All parties to this Note, including maker and any sureties, endorsers, or guarantors, hereby waive protest, presentment, notice of dishonor, and notice of acceleration of Maturity and agree to continue to remain bound for the payment of principal, interest, And all other sums due under this Note and the Deed of trust or security instrument, Notwithstanding any change or changes by way of release, surrender, exchange, Modification or substitution of any security for this Note or by way of any extension or Extensions of time for the payment of principal and interest; and all such parties waive All and every kind of notice of such change or changes and agree that the same may be Made without notice or consent of any of them.

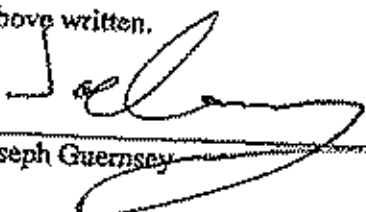
Upon default, the holder of this Note may employ an attorney to enforce the holder's Rights and remedies and the maker, principal, surety, guarantor and endorsers of this Note hereby agree to pay to the holder reasonable attorneys fees not exceeding a sum Equal to 20 % percent of the outstanding balance owing on said Note, plus all Other reasonable expenses incurred by holder in exercising any of the holder's right

ORIGINAL
COPY

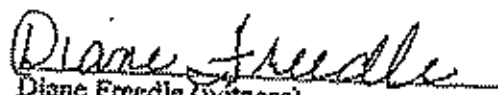
and remedies upon default. The rights and remedies of the holder as provided in this Note and any instrument securing this Note shall be cumulative and may be pursued singly, Successively, or together against the property described in the Deed of Trust or security Instrument, or any other funds, property or security held by the holder for payment or Security, in the sole discretion of the holder. The failure to exercise any such right or remedy shall not be a waiver or release of such rights or remedies or the right to exercise any of them at another time. This Note is to be governed and construed in accordance with the laws of the State of South Carolina.

This Note is given as consideration for lien against real property, fixtures, and mineral rights and is secured by Quick Claim Deeds Which is a secured lien upon the properties therein described.

IN TESTIMONY WHEREOF, each individual maker has set his/her hand and Adopted as his/her seal the word "SEAL" appearing beside his/her name the day and year first Above written.

 (SEAL)
Joseph Guernsey


Randall Sain (witness)

____ (SEAL) 
Diane Freedle (witness)

IN TESTIMONY WHEREOF, each corporate maker has caused this instrument to be Executed in its corporate name by its President, and its corporate seal to be hereto Affixed, all by order of its Board of Directors first duly given, this day and year first above written.

____ (SEAL)

President

PROMISSORY NOTE

ORIGINAL
COPY

FOR VALUE RECEIVED the undersigned, jointly and severally, promise to pay to Robert Steve Jolly, or order, the principal sum of \$500,000.00, DOLLARS, with interest from July 07, 2007 at a rate of 1/4% (one fourth) percent per annum on the unpaid balance until paid or until default, both principal and interest payable in lawful money of the United States of America, at \$014 Arnold Road, Lexington, NC 27295 or at such place as the legal holder hereof may designate in writing. It is understood and agreed that additional amounts may be advanced by holder hereof as provided in the instruments, if any, securing this Note and such advances will be added to the principal of this Note and will accrue interest at the above specified rate of interest from the date of advance until paid. The principal and interest shall be due and payable as follows:

First payment due August 07, 2007 of \$1,500.00 remaining payments of \$1,500.00

Due monthly until principal and interest is paid.

If not sooner paid.

If payable in installments, each such installment shall, unless otherwise provided, be applied first to payment of interest then accrued and due on the unpaid principal balance, with the remainder applied to the unpaid principal.

Unless otherwise provided, this Note may be prepaid in full or in part at any time

Without penalty or premium. Partial prepayments shall be applied to installments due in reverse order of their maturity.

In the event of (a) default in payment of any installment of principal or interest hereof

COPY

As the same becomes due and such default is not cured within ten (10) days from the due date, or (b) default under the terms of any instrument securing this Note, and Such default is not cured within fifteen (15) days after written notice to maker, then in Either such event the holder may, without further notice, declare the remainder of the Principal sum, together with all interest accrued thereon, and the prepayment premium, If any, at once due and payable. Failure to exercise this option shall not constitute a Waiver of the right to exercise the same at any other time. The unpaid principal of this Note and any part thereof, accrued interest and all other sums due under this Note The Deed of Trust or security instrument, if any, shall bear interest at the rate of 8 % percent per annum after default until paid.

All parties to this Note, including maker and any sureties, endorsers, or guarantors, hereby waive protest, presentment, notice of dishonor, and notice of acceleration of Maturity and agree to continue to remain bound for the payment of principal, interest, And all other sums due under this Note and the Deed of trust or security instrument, Notwithstanding any change or changes by way of release, surrender, exchange, Modification or substitution of any security for this Note or by way of any extension or Extensions of time for the payment of principal and interest, and all such parties waive All and every kind of notice of such change or changes and agree that the same may be Made without notice or consent of any of them.

Upon default, the holder of this Note may employ an attorney to enforce the holder's Rights and remedies and the maker, principal, surety, guarantor and endorsers of this Note hereby agree to pay to the holder reasonable attorneys fees not exceeding a sum Equal to 20 % percent of the outstanding balance owing on said Note, plus all Other reasonable expenses incurred by holder in exercising any of the holder's right

COPY

and remedies upon default. The rights and remedies of the holder as provided in this Note and any instrument securing this Note shall be cumulative and may be pursued singly, Successively, or together against the property described in the Deed of Trust or security Instrument, or any other funds, property or security held by the holder for payment or Security, in the sole discretion of the holder. The failure to exercise any such right or remedy shall not be a waiver or release of such rights or remedies or the right to exercise any of them at another time. This Note is to be governed and construed in accordance with the laws of the State of

North Carolina.

This Note is given as consideration for lien against real property, fixtures, and mineral rights and is secured by a Quit Claim Deed

Which is a secured lien upon the property therein described.

IN TESTIMONY WHEREOF, each individual maker has set his/her hand and

Adopted as his/her seal the word "SEAL" appearing beside his/her name the day and year first

Above written.

 (SEAL) COPY

_____(SEAL)

IN TESTIMONY WHEREOF, each corporate maker has caused this instrument to be Executed in its corporate name by its President, and its corporate seal to be hereto Affixed, all by order of its Board of Directors first duly given, this day and year first above written.

_____(SEAL)

President

Page 3 of 3

Form 8
(10/05)

**United States Bankruptcy Court
District of South Carolina**

In re Joseph Robert Guernsey
Debtor(s)

Case No. 08-02004
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☐ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NONE-					

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Date May 6, 2008

Signature /s/ Joseph Robert Guernsey
Joseph Robert Guernsey
Debtor

B22A (Official Form 22A) (Chapter 7) (01/08)

In re **Joseph Robert Guernsey**
 Debtor(s)
 Case Number: **08-02004**
 (If known)

According to the calculations required by this statement:

☐ **The presumption arises.**☒ **The presumption does not arise.**

(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS																				
1A	<p>If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>																			
1B	<p>If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>																			
Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION																				
2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>																			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income																
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$	\$																
4	<p>Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary business expenses	\$	\$	c.	Business income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																	
a.	Gross receipts	\$	\$																	
b.	Ordinary and necessary business expenses	\$	\$																	
c.	Business income	Subtract Line b from Line a																		
5	<p>Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary operating expenses	\$	\$	c.	Rent and other real property income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																	
a.	Gross receipts	\$	\$																	
b.	Ordinary and necessary operating expenses	\$	\$																	
c.	Rent and other real property income	Subtract Line b from Line a																		
6	Interest, dividends, and royalties.		\$	\$																
7	Pension and retirement income.		\$	\$																

8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.	\$	\$												
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:														
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%;">Debtor \$</td> <td style="width: 40%;">Spouse \$</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$	\$									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$													
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.														
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;"></th> <th style="width: 40%;"></th> <th style="width: 10%;">Debtor</th> <th style="width: 10%;">Spouse</th> </tr> <tr> <td>a.</td> <td></td> <td>\$</td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> <td>\$</td> </tr> </table>			Debtor	Spouse	a.		\$	\$	b.		\$	\$		
		Debtor	Spouse												
a.		\$	\$												
b.		\$	\$												
	Total and enter on Line 10	\$	\$												
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	\$												
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$	\$												

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	
	a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____	\$
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.	
	<input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.	
	<input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	\$												
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 60%;"></td> <td style="width: 35%;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td>d.</td> <td></td> <td>\$</td> </tr> </table>	a.		\$	b.		\$	c.		\$	d.		\$	
a.		\$												
b.		\$												
c.		\$												
d.		\$												
	Total and enter on Line 17	\$												
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$												

Part V. CALCULATION OF DEDUCTIONS FROM INCOME**Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.	\$																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 45%;">Allowance per member</td> <td style="width: 20%;"></td> <td style="width: 5%;">a2.</td> <td style="width: 45%;">Allowance per member</td> <td style="width: 20%;"></td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td></td> <td>b2.</td> <td>Number of members</td> <td></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td></td> <td>c2.</td> <td>Subtotal</td> <td></td> </tr> </tbody> </table>			Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member		a2.	Allowance per member		b1.	Number of members		b2.	Number of members		c1.	Subtotal		c2.	Subtotal	
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member		a2.	Allowance per member																						
b1.	Number of members		b2.	Number of members																						
c1.	Subtotal		c2.	Subtotal																						
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.	\$																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td> <td style="width: 55%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 40%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </tbody> </table>			a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.															
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$																								
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$																								
c.	Net mortgage/rental expense	Subtract Line b from Line a.																								
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$																								
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								

23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
27	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$									
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.</p>	\$									
29	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
30	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									
31	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.</p>	\$									
32	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>	\$									
33	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.</p>	\$									

Subpart B: Additional Living Expense Deductions**Note: Do not include any expenses that you have listed in Lines 19-32**

34	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" data-bbox="196 365 1114 478"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> <p>Total and enter on Line 34.</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	<p>\$</p>
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
35	<p>Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.</p>	<p>\$</p>									
36	<p>Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.</p>	<p>\$</p>									
37	<p>Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</p>	<p>\$</p>									
38	<p>Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</p>	<p>\$</p>									
39	<p>Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.</p>	<p>\$</p>									
40	<p>Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).</p>	<p>\$</p>									
41	<p>Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40</p>	<p>\$</p>									

Subpart C: Deductions for Debt Payment

42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.				
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.		\$	<input type="checkbox"/> yes <input type="checkbox"/> no	
			Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a.		\$		
			Total: Add Lines		\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.				\$
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.				
	a.	Projected average monthly Chapter 13 plan payment.	\$		
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x		
	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b		\$
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.				\$

Subpart D: Total Deductions from Income

47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$
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Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950 Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$

55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>																			
Part VII. ADDITIONAL EXPENSE CLAIMS																				
56	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 65%;">Expense Description</th> <th style="width: 30%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td>d.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, c, and d</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total: Add Lines a, b, c, and d		\$
	Expense Description	Monthly Amount																		
a.		\$																		
b.		\$																		
c.		\$																		
d.		\$																		
Total: Add Lines a, b, c, and d		\$																		
Part VIII. VERIFICATION																				
57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <p style="display: flex; justify-content: space-between;"> Date: <u>May 6, 2008</u> Signature: <u>/s/ Joseph Robert Guernsey</u> Joseph Robert Guernsey (Debtor) </p>																			